

PETER J. LISKA, LLC

By: /s/ Allison J. Kiffin  
(Allison J. Kiffin, Esq.)  
766 Shrewsbury Avenue  
Tinton Falls, NJ 07724  
(732) 933-7777  
(AJK) 0179  
Attorneys for Garden Savings Federal Credit Union

**UNITED STATES BANKRUPTCY COURT**  
District of New Jersey

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In Re:	x
	x
	x
Rajender K. Salgam,	x
	x
Debtor.	x

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CASE NO.: 14-12832  
CHAPTER 13

**NOTICE OF MOTION TO  
VACATE THE AUTOMATIC STAY**

Hon. Christine M. Gravelle, U.S.B.J.  
Motion Date: 3/21/2018 @ 9:00 am

TO:

Mark S. Cherry, Esq.  
385 Kings Highway North  
Cherry Hill, NJ 08034

Rajender K. Salgam  
14 Poplar Drive  
Cranbury, NJ 08512

Albert Russo  
Standing Chapter 13 Trustee  
CN 4853  
Trenton, NJ 08650-4853

SIR/MADAM:

PLEASE TAKE NOTICE that on March 21, 2018 at 9:00 a.m. in the forenoon, or as soon thereafter as counsel may be heard, the undersigned, attorneys for secured creditor, Garden Savings Federal Credit Union, will move before the United States Bankruptcy Court, 402 East State Street. Trenton, NJ 08608, Courtroom #3, for an Order vacating the automatic stay with respect to the Debtor's property located at 14 Poplar Drive, Cranbury, New Jersey, which serves as collateral for the loan between the parties, and allowing the secured creditor, Garden Savings Federal Credit Union, to initiate foreclosure proceedings on the subject property.

PLEASE TAKE FURTHER NOTICE that if you wish to contest the within motion you must file with the office of the Clerk of the Bankruptcy Court, and serve the undersigned, within ten (10) days in advance of the aforesaid hearing, responding papers stating with particularity the basis of your opposition to the within motion. A copy of the proposed order, which is sought, is enclosed with this motion.

The undersigned hereby certifies that there is no legal memorandum of law required pursuant to the Local Rules of Bankruptcy Procedure in light of the fact that the issues presented to the Court will be questions of fact with regard to reason of the relief requested and therefore no memorandum of law is required.

PETER J. LISKA, LLC  
Attorneys for Movant,  
Garden Savings Federal Credit Union

By: /s/ Allison J. Kiffin  
ALLISON J. KIFFIN, ESQ.

Dated: February 14, 2018

PETER J. LISKA, LLC

By: /s/ Allison J. Kiffin  
(Allison J. Kiffin, Esq.)  
766 Shrewsbury Avenue  
Tinton Falls, NJ 07724  
(732) 933-7777  
(AJK 0179)  
Attorneys for Garden Savings Federal Credit Union  
47396

**UNITED STATES BANKRUPTCY COURT**  
District of New Jersey

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In Re:	x
	x
Rajender K. Salgam,	x
	x
Debtor.	x

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CASE NO.: 14-12832  
CHAPTER 13

**CERTIFICATION OF CREDITOR  
IN SUPPORT OF  
VACATING THE AUTOMATIC STAY**

Hon. Christine M. Gravelle, U.S.B.J.  
Motion Date: 3/21/2018 @ 9:00 am

Gale Sindico, does hereby certify as follows:

1. I am the Collections Manager at Garden Savings Federal Credit Union, by and through their attorneys, Peter J. Liska, LLC of Tinton Falls, New Jersey, and am an authorized representative of the Creditor/Lienholder of property of the Debtor, specifically property located at 14 Poplar Drive, Cranbury, New Jersey 08512. As such, I am fully familiar with this matter.
2. On January 27, 2012, Debtor, Rajender K. Salgam, executed a Note and Mortgage with Creditor, Garden Savings Federal Credit Union, for a mortgage on his residential property in the amount of \$424,656.92, which mortgage is recorded in Middlesex County, in Book 14507 at Page 0814. See Loan Documents, Exh. A).
3. The Debtor's Petition was filed on February 19, 2014, under Chapter 13 of the United States Bankruptcy Code.
4. The Debtor's Plan provided that post-petition payments would be paid outside the Plan with regard to the Credit Union's Mortgage.
5. Post-petition, the Debtor has missed 4 payments. The total delinquency is \$10,298.04 (Exh. B).
6. The information contained in this certification is current regarding payments received as of

February 13, 2018.

7. Request is hereby made that a counsel fee of \$400.00 be included for this action.

8. Creditor seeks an Order Vacating the Automatic Stay, on the grounds of lack of adequate protection as per §362 of the Bankruptcy Code, to permit them to proceed with foreclosure of the subject property.

**CERTIFICATION**

I HEREBY CERTIFY that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

  
Gale Sirdico, Collections Manager

**EXHIBIT “A”**

MIDDLESEX COUNTY CLERK

Return To:

GARDEN SAVINGS FCU  
129 LITTLETON RD  
PARSIPPANY NJ 07054

SALGAM  
RAJENDER

Index MORTGAGE BOOK

Book 14607 Page 0814

No. Pages 0007

Instrument MORTGAGE

Date : 2/06/2012

Time : 11:52:54

Control # 201202060252

INST# MG 2012 003414

Employee ID DEMEOB

RECORDING	\$	50.00
DARM	\$	18.00
NJPREP	\$	12.00
.....	\$	.00
RECORDING	\$	3.00
	\$	.00
	\$	.00
	\$	.00
	\$	.00

Total: \$ 83.00

STATE OF NEW JERSEY  
MIDDLESEX COUNTY CLERK

PLEASE NOTE  
DO NOT REMOVE THIS COVERSHEET  
IT CONTAINS ALL RECORDING INFORMATION

ELAINE FLYNN  
COUNTY CLERK



201202060252



DO NOT REMOVE THIS PAGE.  
TO ACCESS THE IMAGE OF  
THE DOCUMENT RECORDED  
HEREUNDER BY BOOK AND  
PAGE NUMBER, USE THE  
BOOK AND PAGE NUMBER  
ABOVE.

Cover sheet is part of Middlesex County filing record

Retain this page for future reference

Not part of the original submitted document

B14607P-814

RECORDED  
CLAIRE M FLYNN  
MIDDLESEX CTY CLERK

2012 FEB -6 PM 3:16

BOOK # \_\_\_\_\_

PAGE # \_\_\_\_\_

# OF PAGES \_\_\_\_\_

PREPARED BY  
Danielle Krupka  
129 Littleton Rd  
Parsippany, NJ 07054

*D. Krupka*  
Preparer's Signature

WHEN RECORDED, MAIL TO  
Garden Savings FCU  
129 Littleton Road  
Parsippany, NJ 07054

### MORTGAGE

THIS MORTGAGE is made on 1/27/2012 between the Mortgagor,  
Rajender Salgam  
Shirisha Salgam

(herein "Borrower"), and the Mortgagee, \_\_\_\_\_  
Garden Savings FCU, a corporation organized  
and existing under the laws of New Jersey  
whose address is 129 Littleton Road  
Parsippany, NJ 07054

\_\_\_\_\_ (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 5124,656.92, which indebtedness is evidenced by Borrower's note dated 1/27/2012 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 1/29/2032;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Middlesex, State of New Jersey:

#### Legal Description

THE PROPERTY CONSISTS OF THE LAND AND ALL THE BUILDINGS AND STRUCTURES ON THE LAND IN THE TOWNSHIP OF PLAINSBORO COUNTY OF MIDDLESEX AND STATE OF NEW JERSEY BEING KNOWN AS LOT 2.06 BLOCK 7 AS SHOWN ON FINAL SUBDIVISION PHASE II AT SHALLOW BROOK ESTATES FOR SHARBELL PLAINSBORO INC PLAINSBORO TOWNSHIP MIDDLESEX CO NJ SCALE 1 DEG 50 FT DATED AUG 2, 1995 LAST REVISED MARCH 28, 1997 PREPARED BY VAN NUTE HARVEY ASSOCIATES P.C. CONSULTING ENGINEERS AND PLANNERS AND LAND SURVEYORS 77 ALEXANDER RD PRINCETON NJ AND FILED IN THE MIDDLESEX COUNTY CLERKS OFFICE ON JULY 11, 1997 AS MAP 5843. TAX ID: LOT 11 BLOCK 1101.

ENJ239 CLASER

814607P-815

6



**NOTE AND DISCLOSURE STATEMENT**

DATE 1/27/2012	ACCOUNT NUMBER	NOTE NUMBER	CONTRACT NUMBER	REFERENCE NUMBER	MATURITY DATE 1/29/2032
<b>BORROWER 1</b>			<b>BORROWER 2</b>		
NAME AND ADDRESS Rajender K. Salgan 14 Poplar Dr Cranbury, NJ 08512			NAME (AND ADDRESS IF DIFFERENT FROM BORROWER 1) Shirisha Salgan 14 Poplar Drive Cranbury, NJ 08512		
<b>BORROWER 3</b>			<b>BORROWER 4</b>		

In this agreement "you", "your", or "I" mean each person who signs this agreement. The credit union whose name appears above and anyone who takes this Note by transfer and is entitled to receive payments under this Note will be called the "Note Holder." The terms on page 2 are part of this agreement.

TRUTH IN LENDING DISCLOSURE 'e' means an estimate					
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Prepayment: If you pay off early you will not have to pay a penalty.	
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.		
4.00%	\$192,682.79	\$424,656.92	\$617,339.71		
INTEREST RATE AND PAYMENT SUMMARY				Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the credit union. If you get the insurance from the credit union you will pay	
			Rate & Monthly Payment		
Interest Rate			4.00%		
Principal + Interest Payment			\$2,572.26		
Est. Taxes + Insurance (Escrow) (Includes Private Mortgage Insurance)			\$0.00	\$	
Total Est. Monthly Payment			\$2,572.26	Filing Fees \$	
There is no guarantee that you will be able to refinance to lower your rate and payments.					
<input type="checkbox"/> Balloon Payment (Check if applicable) Final Balloon Payment due \$					
Security: You are giving a security interest in your real estate. You are giving <input type="checkbox"/> a security interest in your shares and/or deposits in the credit union; and <input type="checkbox"/> the goods/property being purchased; <input checked="" type="checkbox"/> Other (Describe) 14 Poplar Dr Cranbury, NJ 08512					
<input checked="" type="checkbox"/> Assumption: Someone buying your dwelling cannot assume the remainder of the loan on the original terms.					
Late Charge: If your payment is more than 15 days late, you will have to pay a late fee of 5% of your payment due, with a minimum of \$10.00 and maximum of \$1000					
Itemization of the Amount Financed: You have the right to receive at this time an itemization of the Amount Financed. <input checked="" type="checkbox"/> You want an itemization. <input type="checkbox"/> You do not want an itemization.					
See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.					
You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.					

☐ **BALLOON PAYMENT (Check if applicable)**  
THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.



Garden Savings FCU	Rajender K. Salgan	Date 1/27/2012
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**NOTE**

PROPERTY ADDRESS	CITY	STATE	ZIP CODE
14 Poplar Dr	Cranbury, NJ	08512	

**1. BORROWER'S PROMISE TO PAY** -- In return for a loan that I have received, I promise to pay U.S. \$424,656.93 (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is

Garden Savings FCU

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note will be called the "Note Holder."

**2. INTEREST** -- I will pay interest at a yearly rate of 4.00%. Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on the date of this Note and continuing until the full amount of principal has been paid.

**3. PAYMENTS** -- I will pay principal and interest by making payments each month of U.S. \$2,572.26. If you elect voluntary payment protection, we will include the premium or program fees in your payments. I will make my payments on the 29th day of each month beginning on 2/29/2012. I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on 1/29/2012, I still owe amounts under this Note, I will pay all those amounts, in full, on that date. I will make my monthly payments at

Garden Savings FCU  
139 Littleton Road  
Parsippany, NJ 07054

or at a different place if required by the Note Holder.

**4. BORROWER'S FAILURE TO PAY AS REQUIRED** -- (A) Late Charge for Overdue Payments:

If your payment is more than 15 days late, you will have to pay a late fee of 5% of your payment due, with a minimum of \$10.00 and maximum of \$1000

(B) Notice From Note Holder: If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me or, if it is not mailed, 10 days after the date on which it is delivered to me.

(C) Default: If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses: If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**5. THIS NOTE SECURED BY A MORTGAGE OR DEED OF TRUST** -- In addition to the protections given to the Note Holder under this Note, a Mortgage or Deed of Trust, dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage or Deed of Trust describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

**6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE** -- I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter what I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments.

**7. BORROWER'S WAIVERS** -- I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that payments due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These promises are known as "guarantors, sureties or endorsers."

**8. GIVING OF NOTICES** -- Any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail addressed to me at the Property Address above. A notice will also be mailed to me at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

**9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE** -- If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do the things that the Note Holder may enforce its rights under this Note against each of us individually or against all of us together. The amount that each of us may be required to pay all of the amounts due under this Note. Any person who takes over my rights or obligations under this Note will have all of my rights and obligations under this Note. Any person who takes over the obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

**10. ADDITIONAL PROVISIONS**

X	Raj Salgan	1/27/2012
BORROWER 1	Rajender K. Salgan	DATE
X		1/27/2012
BORROWER 2		DATE

1/27/2012	(SEAL)
DATE	
1/27/2012	(SEAL)
DATE	

EST501-9

## AFFIDAVIT OF TITLE

STATE OF NJ  
COUNTY OF: Middlesex

SS:

Rajender K. Salgam

Shirisha Salgam

say (s) under oath:

1. **Representations.** If only one person signs this affidavit the words "we", "us" and "our" shall mean "I", "me" and "my". The statements in this affidavit are true to the best of our knowledge, information and belief.
2. **Name, Age and Residence.** We have never changed our names or used any other names. We are citizens of the United States and reside at: 14 Poplar Dr

Cranbury, NJ 08512

3. **Ownership and Possession.** We are the only owners of property located at  
14 Poplar Dr  
Cranbury, NJ 08512  
called "this property".

We now mortgage this property to Garden Savings Federal Credit Union,  
129 Littleton Road, Parsippany, New Jersey 07054

The date of the mortgage is the same as this affidavit. This mortgage is given to secure a loan of \$424,656.92. We are in sole possession of this property. There are no tenants or other occupants of this property. We have owned this property since 7/28/1998. Since then no one has questioned our ownership or right to possession. We have never owned any property which is next to this property.

4. **Improvements.** No additions, alterations or improvements are now being made or have been made to this property since 1/27/2012. We have always obtained all necessary permits and certificates of occupancy. All charges for municipal improvements such as sewers, sidewalks, curbs or similar improvements benefiting this property have been paid in full. No building, addition, extension or alteration on this property has been made or worked on within the past four months. We are not aware that anyone has filed or intends to file a mechanics lien or building contract relating to this property. No one has notified us that money is due and owing for construction, alteration or repair work on this property.
5. **Liens or Encumbrances.** We have not allowed any interests (legal rights) to be created which affects our ownership or use of this property. No other persons have legal rights in this property, except the rights of utility companies to use this property along the road or for the purpose of serving this property. There are no pending lawsuits or judgments against us or other legal obligations in which may be enforced against this property. No bankruptcy or insolvency proceedings have been started by or against us. We have never been declared bankrupt. No one has any security interest in any personal property or fixtures on this property. All liens (legal claims, such as judgments) listed on the attached judgment or lien search are not against us, but against others with similar names.

**6. Marital History.** *(check where appropriate)*

☐

We are not married.

☒

We are married to each other. We were married on 2/9/1989 . The maiden name of Shirisha Salgam was Shirisha Vallabh

☐

The property has never been occupied as the principal matrimonial residence of any of us. (If it has, or if it was acquired before May 28, 1980, each spouse must sign the mortgage and affidavit N.J.S.A. 3B:28-2,3.)

☒

Our complete marital history is listed above.

☐

Our complete marital history is listed below under paragraph number 7. This includes all marriages not listed above, and any pending matrimonial actions. We include how each marriage ended. We have attached copies of any death certificates and judgments for divorce or annulment including any provisions in these judgments in which relate to this property.

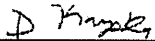
**7. Exceptions and Additions.** The following is a complete list of exceptions and additions to the above statements. This includes all liens or mortgages in which are not being paid off as a result of this mortgage.

**8. Reliance.** We make this affidavit in order to obtain the mortgage loan. We are aware that our lender will rely on our truthfulness and the statements made in this affidavit.

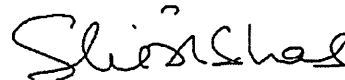
Signed and sworn to before me on



Rajender K. Salgam



Danielle Krupka



Shirisha Salgam

**EXHIBIT “B”**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)  
PETER J. LISKA, LLC

By:  
(Allison J. Kiffin, Esq.)  
766 Shrewsbury Avenue  
Tinton Falls, NJ 07724  
(732) 933-7777  
(AJK 0179)  
Attorneys for Garden Savings Federal Credit Union  
47396

In Re:

Rajender K. Salgam,

Debtor

Case No.: 14-12832  
Chapter: 13  
Hearing Date: \_\_\_\_\_  
Judge: Christine M. Gravelle

**CERTIFICATION OF CREDITOR REGARDING POST PETITION PAYMENT HISTORY**  
**( NOTE AND MORTGAGE DATED 1/27/2012 )**

Gale Sindico, employed as Collections Manager by  
Garden Savings Federal Credit Union, hereby certifies the following:

Recorded on 2/6/2012, in Middlesex County, in Book 14507 at Page 0814

Property Address: 14 Poplar Drive, Cranbury, NJ 08512

Mortgage Holder: Garden Savings Federal Credit Union

Mortgagor(s)/ Debtor(s): Rajender K. Salgam

**POST-PETITION PAYMENTS (Petition filed on 2/19/2014)**

Amount Due	Date Payment Was Due	How Payment Was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Check or Money Order Number
1. 2572.26	10/29/2017		0.00		
2. 2572.26	11/29/2017		0.00		
3. 2572.26	12/29/2017		0.00		

Amount Due	Date Payment Was Due	How Payment Was Applied (Mo./Yr.)	Amount Received	Date Payment Received	Check or Money Order Number
4. 2572.26	1/29/2018		0.00		
5.					
6.					
7.					
8.					
9.					
10.					
TOTAL: \$ 10,298.04			\$ 0.00		

[Continue on attached sheets if necessary.]

Monthly payments past due: 4 mos. x \$ 2572.26  
 (Monthly payment + late charge) = \$ 10,298.04 as of 2/13/2018.

Each current monthly payment is comprised of:

Principal \$ \_\_\_\_\_  
 Interest \$ \_\_\_\_\_  
 R.E. Taxes: \$ \_\_\_\_\_  
 Insurance: \$ \_\_\_\_\_  
 Late Charge: \$ \_\_\_\_\_  
 Other: \$ \_\_\_\_\_ (Specify: \_\_\_\_\_)  
 TOTAL \$ \_\_\_\_\_

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary): \_\_\_\_\_

Pre-petition arrears: \_\_\_\_\_ to \_\_\_\_\_ ( \_\_\_\_\_ mos. x \$ \_\_\_\_\_ /mo. = \$ 86,505.40 )

I certify under penalty of perjury that the above is true.

Date: 2-14-18

  
 Signature

rev.8/1/15

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

**PETER J. LISKA, LLC**  
Allison J. Kiffin, Esq.  
766 Shrewsbury Avenue  
Tinton Falls, NJ 07724  
732-933-7777  
(AJK 0179)

**In Re:**

**Rajender K. Salgam**

**Debtor.**

**Case No.:** 14-12832

**Hearing Date:** March 21, 2018

**Judge:** Christine M. Gravelle

**Chapter:** 13

**Recommended Local Form:**



**Followed**



**Modified**

**ORDER VACATING STAY**

The relief set forth on the following page is hereby **ORDERED**.

.....

Upon the motion of Garden Savings Federal Credit Union, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- ☒ Real property more fully described as:  
14 Poplar Drive, Cranbury, NJ 08034
- ☐ Personal property more fully described as:

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

*Rev. 7/1/04; jml*